



PATENT
Attorney Docket No. 09232.0001

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

In re Application of:)
Douglas W. GERHART et al.) Group Art Unit: 3691
Application No.: 10/667,459) Examiner: Thu Thao Havan
Filed: September 23, 2003)
For: COLLATERALIZED LOAN) Confirmation No.: 9476
MARKET SYSTEMS AND)
METHODS)

Commissioner for Patents
P.O. Box 1450
Alexandria, VA 22313-1450

Sir:

REPLY TO OFFICE ACTION

In reply to the final Office Action mailed December 1, 2006, the period for response to which extends through June 1, 2007, with a three-month extension of time, and as a submission under 37 C.F.R. § 1.114 accompanying the Request for Continued Examination filed herewith, please amend the above-identified application as follows:

Amendments to the Claims are reflected in the listing of claims in this paper.

Remarks/Arguments follow the amendment section of this paper.